



HEALTH MATTERS



A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

September 30 Balance	\$2,014,649		Dec 31, 2015 Balance	\$309,864
Total Revenues	\$1,061,085		Jan-Oct Revenues	\$11,930,213
Employer Premiums	833,765		Jan-Oct Expenses	(\$10,179,991)
Employee Premiums	159,103		Oct 31, 2016 Balance	\$2,060,086
Other Revenues	68,217			
Total Expenses	(\$1,015,648)		YTD Gain/(Loss)	\$1,750,222
Week 1 Claims	228,586			
Week 2 Claims	153,203			
Week 3 Claims	271,655			
Week 4 Claims	212,274			
Clinic Expenses	46,395			
Wellness Expenses	1,507			
Fixed Costs—Premiums	83,684			
Fixed Costs--Fees	17,679			
Other Expenses	665			
Monthly Gain/(Loss)	\$45,437			
October 31 Balance	\$2,060,086			

A drug rebate is the primary component of Other Revenues.

Vitals SmartShopper Starts December 1st

Just a reminder that **Vitals SmartShopper**, a new program to help you find high-quality, cost-effective healthcare providers, is set to start on December 1st. Everyone on the City's Health Plan should get a mailer in the next couple of weeks that outlines the reasons to use **Vitals SmartShopper**, as well as provides a road map for getting started.

The best part is, when you use the shopping tool to find a cost-effective medical procedure or test, you can receive a cash reward ranging anywhere from \$25 to \$500!

Starting December 1st, if you want to use the service before receiving the mailer, simply call 1-800-824-9127. A representative will be able to assist you with creating your account, finding the best-priced care for your medical procedure and confirming the amount of your cash reward.

Anthem Notes

Many of you have received documents in the mail from Anthem over the past few weeks, some of them sent in error. The following will help explain items you may have received:

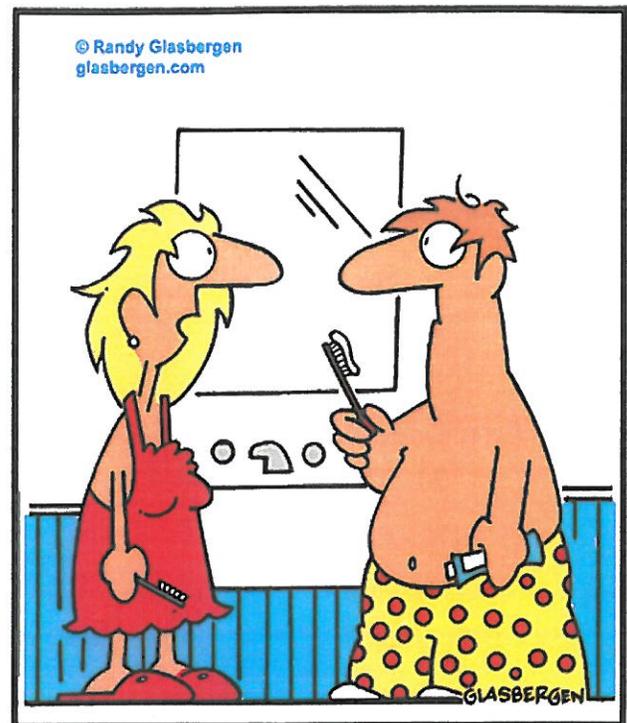
- If you received a copy of a letter sent by Anthem to CHC Wellness requesting information on your recent July wellness screening, please disregard. These were sent in error.
- If you received an \$80 check from Anthem with an EOB showing CHC Wellness as the provider, please give that check to Sue Wolfgang as soon as possible. Forty-eight employees received such a check, followed by an email directing them to give it to Sue, but over half have yet to do so. If you cash the check, you will eventually have to refund the amount to Anthem.
- Some of you have or will receive a letter from Anthem offering a free home-based colorectal test. If you receive this letter, rest assured that this test is a legitimate Anthem initiative and is being offered at no cost to you. Typically, the offer is only going to Plan members who don't show compliance for regular colorectal screenings.

Treat Yourself - Don't Cheat Yourself

With the holiday season officially underway, we are being bombarded with constant temptation - parties, family gatherings and pitch-ins at work. Celebrating with food is a very big part of our culture, and during the holidays, this typically does not include as many fruits or vegetables.

Experts say a holiday meal can average between 3,000 and 6,500 calories, so it's easy to understand why many end the year with a few unwanted extra pounds. Nutritionist Dhana Blissett, MS, RD, LD, encourages us to consider a "treat yourself, don't cheat yourself" mindset. She shares, "It's about a balance between mindful indulgence and mindless overindulgence." She reminds us to be reasonable about our wellness expectations, and if you are someone who has a tendency to struggle this time of year, she offers a few suggestions to help maintain a balance:

- **Keep Moving.** Be as active as possible - it's a sure way to burn calories and speed up metabolism. Take time for a walk with family and friends after your holiday feast, or put on some music and have a 20-minute family dance-off. These are also great ways to create memorable moments with family and friends.
- **Choose Beverages Wisely.** Calories add up quickly with holiday drinks and spirits. If you decide to indulge, choose to have one or two "heavy" drinks and then buffer with "lighter beverage choices. It's a good way to take in fewer calories and stay hydrated at the same time.



"I'm surprised we gained weight over the holidays. You'd think family bickering would burn a lot of calories!"

- **Maintain a Meal Schedule.** Sometimes we try skipping meals throughout the day to “save up” for the party treats, thinking it’s a great way to limit calories. However, there is a strong likelihood that you will then overindulge at the party because you’ve starved all day. Be sure to eat something light before a celebration, just to take the edge off.
- **Balance Your Plate.** For every rich and calorically dense food you choose, find one that is lighter. If you find your plate has one too many rich foods, simply choose to eat lighter at your next meal.
- **Enjoy Dessert Time.** Mindfully savor every morsel of your favorite dessert. Remember - that delicious pecan pie can have as much as 500 calories per slice, so perhaps consider sharing that slice with a friend.

Primary Plus Employee Health Center

REMINDER - If you use the online option to schedule an appointment for an illness or injury, please make sure you schedule the appointment with Dr. Fagan or Tina Nitsos rather than one of the nurses. The nurses can draw blood, but they cannot diagnose or treat illnesses. There is also a separate option to make an appointment with the Wellness Coach. Walk-in visits for any of the providers cannot be accommodated.

Hours (Doctor, NP and/or Nurse)

Monday 8 AM-12 PM (N.P. Nitsos); 12 PM-5 PM (Dr. Fagan)
 Tuesday 1 PM-7 PM (Dr. Fagan)
 Wednesday 8 AM-5 PM (N.P. Nitsos)
 Thursday 1 PM-5 PM (Dr. Fagan)
 Friday 8 AM-1 PM (Dr. Fagan)

Hours (Wellness Coach)

Monday 8 AM - 11 AM
 Thursday 2:30 PM - 7 PM
 Friday 8 AM - 12:30 PM

Address

1402 Chase Court, Suite 110, Carmel

Online Appointment Scheduling

www.carmel.in.gov under Human Resources tab

Telephone

317-688-5415

Marissa Grant's email: mgrant3@iuhealth.org

The maximum generic prescription benefit through the Health Center is \$100 for 30-day or \$300 for 90-day prescriptions. Any balance is the responsibility of the employee and will be billed to that employee by the Health Center Pharmacy, Young At Heart. The medication cannot be dispensed until payment is received. Any questions regarding this should be directed to the Health Center, 317-688-5415.

The City's Employee Assistance Program (EAP) can be reached 24 hours/day, 7 days/week by calling 317-962-2622, ext. 2.

**Wishing Everyone A Safe And
Happy Holiday Season!**